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IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of the claims in the application:

1. – 31. (Cancelled)

32. (Currently Amended) An all-terrain vehicle comprising:

- a. a frame;
- b. at least four wheels supporting the frame, including a rear pair of wheels mounted on a rear wheel axle and a front pair of wheels mounted on an articulated front wheel axle including a first half shaft and a second half shaft, each wheel including a low pressure balloon tire;
- c. a straddle seat mounted on the frame for supporting a rider;
- d. a handlebar disposed on the frame and operatively connected to at least one of the wheels for steering the vehicle;
- e. an engine disposed on the frame and operatively connected to at least one of the wheels to propel the vehicle;
- f. a front drive shaft operatively interconnecting the engine with a front differential, each half shaft of the front wheel axle being operatively connected to the front differential and including a joint proximate the front differential;
- g. a first front brake disk disposed on the joint of the first half shaft and a second front brake disposed on the joint of the second half shaft;
- h. a rear gear case operatively connected to the rear wheel axle;
- i. a rear drive shaft operatively interconnecting the engine with the rear gear case; and
- j. an uncovered rear brake disk associated with the rear drive shaft disposed between the engine and the rear wheel axle.

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33. (Previously Presented) The all-terrain vehicle of claim 32, further comprising a front caliper associated with the front brake disk.

34. (Previously Presented) The all-terrain vehicle of claim 33, wherein the front caliper is hydraulically actuated.

35. (Cancelled)

36. (Previously Presented) The all-terrain vehicle of claim 33, wherein the front caliper is mechanically actuated.

37. (Previously Presented) The all-terrain vehicle of claim 33, wherein the front caliper is directly connected to the front differential.

38. (Cancelled)

39. (Cancelled)

40. (Currently Amended) The all-terrain vehicle of claim 3239, further comprising a rear caliper in cooperation with the rear brake disk.

41. (Previously Presented) The all-terrain vehicle of claim 40, wherein the rear caliper is hydraulically actuated.

42. (Cancelled)

43. (Previously Presented) The all-terrain vehicle of claim 40, wherein the rear caliper is mechanically actuated.

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44. (Cancelled)

45. (Cancelled)

46. (Currently Amended) The all-terrain vehicle of claim 3245, further comprising a rear caliper associated with the rear brake disk.

47. (Previously Presented) The all-terrain vehicle of claim 46, wherein the rear caliper is hydraulically actuated.

48. (Cancelled)

49. (Previously Presented) The all-terrain vehicle of claim 46, wherein the rear caliper is mechanically actuated.

50. (Cancelled)

51. (Previously Presented) The all-terrain vehicle of claim 32, wherein the all-terrain vehicle comprises only four wheels.

52. (New) The all-terrain vehicle of claim 32, wherein the structure disposed between the rear disk brake and the ground so as to provide protection for the rear disk brake.

53. (New) The all-terrain vehicle of claim 32, further including a protector disposed on the frame for protecting the rear disk brake.

54. (New) The all-terrain vehicle of claim 32, wherein the frame protects the rear disk brake.